SUPPLEMENTAL INSTRUCTIONS FOR COMPLETING APPLICATION FOR TRAUMATIC INJURY PROTECTION BENEFIT

1. PURPOSE: This Veterans Health Administration (VHA) Directive provides supplemental instructions to VHA personnel who assist eligible veterans or service members in applying for the new Traumatic Injury Protection Benefit under the Servicemembers' Group Life Insurance (SGLI) Program.

2. BACKGROUND

- a. Traumatic Servicemembers' Group Life Insurance (TSGLI), a traumatic injury protection rider under SGLI, provides payment of \$25,000 to \$100,000 to members of the uniformed services and veterans covered by SGLI who sustain certain specified losses as a result of a traumatic injury. Except for retroactive benefits as described in subparagraph 2c(2), coverage is automatically in effect for all active duty and reserve members who are insured under SGLI, 24 hours a day, anywhere in the world. The application form, a listing of covered losses, and other information is available at: http://www.insurance.va.gov/sgliSite/TSGLI/TSGLI.htm.
- b. This new insurance program became effective December 1, 2005. For veterans and service members who suffered a covered traumatic injury while serving in Operation Enduring Freedom (OEF) or Operation Iraqi Freedom (OIF), the benefit is retroactive to October 7, 2001.

c. Eligibility

- (1) To be eligible for payment of TSGLI, the veteran, service member, or reservist must meet all of the following qualifications:
 - (a) Insured by SGLI at the time of the traumatic injury,
 - (b) Incurred a covered loss and that loss must be a direct result of a traumatic injury,
- (c) Suffered the traumatic injury prior to midnight of the day of separation from the uniformed service,
 - (d) Suffered the covered loss within 365 days of the traumatic injury, and
 - (e) Survived for a period of not less than 7 full days from the date of the traumatic injury.
- (2) For retroactive TSGLI benefits, "incurred in OEF and/or OIF" means the member was deployed outside the United States on orders in support of OEF and/or OIF, or served in a geographic location that qualified the service member for the Combat Zone Tax Exclusion under the Internal Revenue Service Code.

THIS VHA DIRECTIVE EXPIRES FEBRUARY 28, 2011

VHA DIRECTIVE 2006-010 February 17, 2006

NOTE: It is expected that, in the future, most applications will be filed while the service member is in a Department of Defense medical treatment facility.

3. POLICY: It is VHA policy that VHA staff assist veterans in completing the Certification of Traumatic Injury Protection (TSGLI), Form GL.2005.261, which can be found in at: http://www.insurance.va.gov/sgliSite/TSGLI/TSGLI.htm.

4. ACTION

- a. <u>Facility Director</u>. The facility Director is responsible for ensuring the VHA OEF-OIF Combat Case Managers and Social Work Service are the principal points of contact for identifying service members and veterans with potential eligibility for the TSGLI benefit.
- b. <u>VHA OEF-OIF Combat Case Managers and Social Work Service.</u> VHA OEF-OIF Combat Case Managers and Social Work Service are responsible for assisting eligible service members and veterans or their families in completing claim forms and required medical certification.
- **c.** <u>Process.</u> The Certification of Traumatic Injury Protection (TSGLI), Form GL.2005.261, consists of three parts:
- (1) Part A consists of identifying information on the veteran, service member, or guardian and payment information and the authorization for release of information. It may be completed by the veteran, service member, or guardian.
- **NOTE:** The authorization for release of information meets the requirements of the Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule and VHA Handbook 1605.1; therefore, a VA Form 10-5345, Request for and Authorization to Release of Medical Records or Health Information is not needed.
 - (2) Part B must be completed and signed by the veteran or service member's physician.
- (a) If the VA medical records do not contain specific dates of injury or onset, and the military medical records are not available, the information available from the veteran or family (e.g., May 2004) must be recorded. The date of amputation, loss of sight, onset of coma, etc., may be different from the date of injury.
- (b) Benefits for coma and inability to independently carry out activities of daily living as a result of traumatic brain injury are payable based on duration, beginning at 15 days, and require re-certification at 30, 60, and 90 days if those conditions continue.
- (c) Benefits for inability to independently carry out activities of daily living as a result of traumatic injury other than brain injury also depend on duration, but begin after 30 days, with recertification at 60, 90, and 120 days if the condition continues. The inability to independently

perform activities of daily living may be a result of the veteran or service member's overall condition while hospitalized.

- <u>1</u>. The comments section is to be used to clarify the reasons for the inability (e.g., patient underwent multiple abdominal surgeries and was in the Intensive Care Unit (ICU) more than 30 days).
- <u>2</u>. For retroactive claims, the benefit is payable even if the veteran has since recovered consciousness or the ability to perform activities of daily living.

NOTE: After initial certification for coma or inability to independently carry out activities of daily living OEF-OIF Combat Case Managers and/or Social Workers may need to track recertification dates until the extent of the benefit is reached for patients arriving from military treatment facilities.

- (3) Following completion of Parts A and B, the OEF-OIF Combat Case Manager or Social Worker submits the application to the Health Information Management Service (HIMS) which is responsible for accounting for all disclosures.
- d. <u>HIMS.</u> HIMS is responsible for forwarding the application to the appropriate branch of service for completion of Part C. *NOTE:* Contact information for the service branches is on the TSGLI we site at: http://www.insurance.va.gov/sgliSite/TSGLI/TSGLI.htm.
- **5. REFERENCES:** None.
- **6. FOLLOW-UP RESPONSIBILITY:** Associate Chief Patient Care Services Officer in the Office of Patient Care Services (11) is responsible for the contents of this Directive. Questions about this matter may be directed to (202) 273-8474.
- **7. RESCISSIONS:** None. This VHA Directive expires February 28, 2011.

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